

quote

review



beazley

Beazley

We are different from most of the insurers that you will come across. Our expertise and underwriting appetite lies in specialist risks; combined with a deep understanding of the insurance needs of specific sectors and clients. Drawing on the diverse talents of our people and working closely with brokers, we focus on markets where customised products, backed by expert service, are truly valued – often involving complex or challenging risks that other insurers shun. We design our products around our client's precise needs.

Beazley cyber & tech

Companies with a Beazley BBR policy will have access to a comprehensive set of solutions created to help protect themselves on all fronts from the dangerous world of cyber risks.

These solutions include pre-breach and risk management services offered through Beazley Breach Response (BBR) Services. And in the event of a cyber breach, the Beazley BBR policy will cover fees and costs for legal and forensic services, notification services, call center services, credit monitoring, identity monitoring or other personal fraud or loss prevention solutions, and public relations and crisis management.

We also, of course, indemnify your losses from lawsuits or regulatory actions, the risk of which may be reduced by a well-coordinated breach response but can never be completely eliminated. Beazley's claims team has been at the forefront of defending clients in the developing and evolving legal arena of privacy class actions and regulatory investigations arising from cyber breaches.

beazley.com/cyberservices

Pre-breach and risk management services

We recognise that preparing for and preventing breaches have become inseparable from insuring a cyber loss. Beazley offers a full suite of pre-breach breach and risk management services through our in-house BBR Services team.

BBR Services provides a full range of resources to help mitigate risks before an incident occurs. On our Beazley owned and managed risk management portal, beazleybreachsolutions.com, you will find resources for incident response planning, employee training, compliance, and security best practices. Newsletters and expert webinars educate you about the latest threats, preventive steps, and regulatory developments.

BBR Services also coordinates a variety of pre-breach services such as onboarding calls, incident response plan reviews and on-site workshops so you can improve the robustness of your cybersecurity.

beazleybreachsolutions.com

How the coverage works

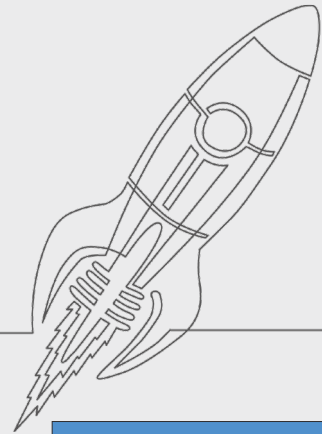
BBR offers three independent towers of insurance, which do not erode each other, to offer insureds a full breach response package. The three towers, together with assistance from Beazley’s dedicated BBR Services team, offers insureds an unprecedented level of coverage and expertise. These extra limits are beyond what other policies provide, and are designed to ensure that we manage the breach response while protecting your aggregate limit of coverage for any regulatory investigations or other third party liabilities. Essentially, we provide more coverage for your limit.

BBR Boost

Full policy limits for breach response

BBR Boost allows insureds to tap into the full extent of the policy’s aggregate limit of liability for breach response services costs while continuing to take advantage of BBR’s innovative structure.

Up to the policy limit for breach response in addition to the limits below



BBR

Up to the breach response limit

| Breach response services (Tower 1) | Breach response services (Tower 2) | Policy aggregate limit of liability (Tower 3) |
|---|---|---|
| <ul style="list-style-type: none"> • Computer expert services • PCI forensic investigator • Legal services • Crisis management & public relations • Up to the notification limit | <ul style="list-style-type: none"> • Notification services: uncapped monetary limit tailored to the insured’s record exposure to notify the exact number of individuals whom the company is the custodian of data for • Call center services • Credit and identity monitoring. | <ul style="list-style-type: none"> • Third party information security & privacy coverage • Regulatory defence & penalties • Website & offline media liability • PCI fines, penalties & assessments • First party coverage. |

360° protection

With Beazley's 360° approach, companies have access to a comprehensive set of services, products and solutions, which are beautifully joined together, to protect their business from the dangerous world of cyber risks.



Coverage

Breach response, first party, liability coverage and eCrime.



BBR Services

A dedicated in-house Breach Response Services unit that has managed thousands of breaches for companies ranging in size from small businesses to large multinationals across a variety of industries.



Claims

The Beazley difference – our claims team is collaborative, experienced, accessible, pragmatic, flexible and consistent.



Risk management

All policyholders have access to our Beazley owned and managed risk management portal, beazleybreacholutions.com. The website includes resources, education and insight from our BBR Services team and panel vendors.



Pre-breach services

Policyholders who meet a premium threshold are eligible for on-boarding calls and incident response plan (IRP) review. All policyholders have access to IRP templates, interactive online training, SCORM-compliant training modules and discounted anti-phishing services.



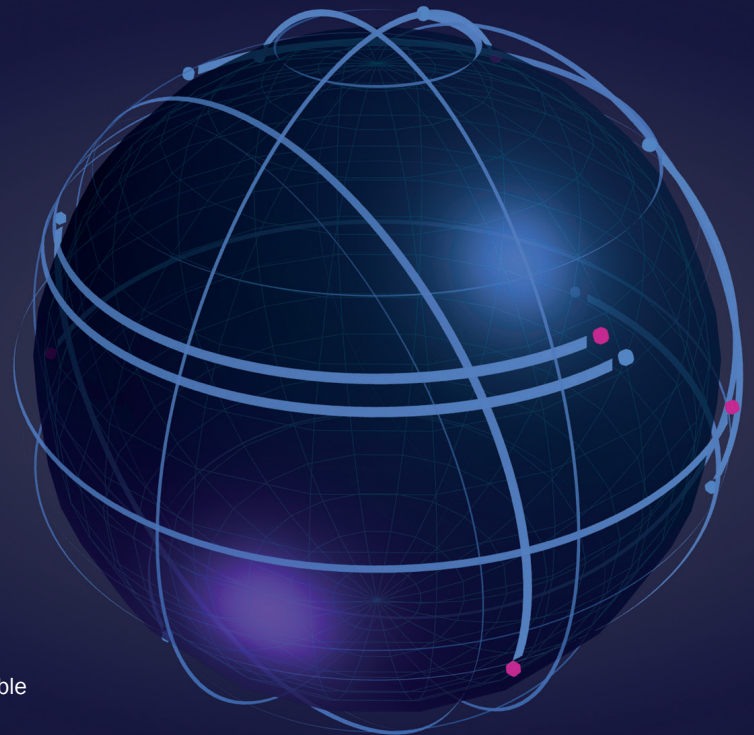
Dynamic vendor services

All cyber policyholders can enjoy access to preferential rates for a range of vendor services, selected and managed by our BBR Services team, designed to mitigate ongoing cyber risk.



Workshops

Policyholders who meet a premium threshold are eligible for a risk management workshop designed to review security best practices and stress-test incident response plans.



Timeline

This isn't the time to learn on the job – an effective incident response is a complicated process. It involves a carefully coordinated set of decisions. BBR Services, our breach response experts, will be with you every step of the way.

You can also access our free hotline for notification, first response and advisory services. The policy and retention is only triggered in the event a vendor response is necessary.



1. Purchase

Your organisation purchases a cyber policy, giving you access to Beazley's dedicated team of cyber breach professionals who assist at every stage of incident investigation and breach response.

A potential breach occurs



3. Notify

Notify BBR Services of the potential breach at BBRCanada@beazley.com



4. Manage

The BBR Services team contacts your organisation and helps you select experts from our panel of experienced providers who will help you to investigate and mitigate the impact of any breach.



5. Guidance

With expert breach response guidance, you decide on how to proceed in managing the incident, if notification is required, consider credit or identity monitoring solutions, and prepare for public & regulatory inquiries.



6. Facilitate

You approve notification letters for mailing and BBR Services will facilitate a call center service provider to handle calls on your behalf. Q&A scripts for call center employees are prepared.



7. Monitoring

Affected individuals receive their notification letters and may enroll in offered monitoring services.



8. Reports

You get progress reports on mailings and credit monitoring enrolment. Your BBR Services manager stays in close contact throughout the process.

The breach is handled as effectively as possible.



beautifully
designed
insurance

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